

In re:
James E. Young, Jr.
Rebecca A. Watkins-Young
Debtors

Case No. 16-12610-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 18, 2021

User: admin
Form ID: 138NEW

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ James E. Young, Jr., Rebecca A. Watkins-Young, 1114 Custis Place, Philadelphia, PA 19122-4108
cr	+ SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
13709079	+ Auqa Finance nc. FBO Connexus Credit Uni, PO Box 3256, Milwaukee, WI 53201-3256
13782990	+ Cavalry SPV I,LLC, Bass & Associates, P.C., 3936 E Ft. Lowell Road, Suite # 200, Tucson, AZ 85712-1083
13709081	+ Central Finl Control, Po Box 66044, Anaheim, CA 92816-6044
13709086	+ Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
13709089	+ Freedom Cu, 626 Jacksonville Rd Ste, Warminster, PA 18974-4872
13778636	Greensky Trade Credit, 197 N.E. Expressway, Suite 100, Atlanta, Ga 30329
13709091	Jefferson University Hospitals, P.O. Box 8500 - 3100, Philadelphia, PA 19178-3100
13709092	Jefferson University Physicians, PO Box 40089, Philadelphia, PA 19106-0089
13733185	+ Philadelphia Gas Works, 800 W Montgomery Ave, Phila pa 19122-2898, Attn: Bankruptcy Dept 3F
13709095	+ Stellar Recovery Inc, 1327 Hwy 2 W, Kalispell, MT 59901-3432
13709096	+ Suntrustbank/Gs Loan S, 1797 N East Expy Ne, Brookhaven, GA 30329-7803
14527312	+ Towd Point Mortgage Trust 2020-3, U.S. Bank Natio, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14567166	+ Towd Point Mortgage Trust 2020-3, U.S. Bank Nation, C/O Rebecca Solarz, Esquire, KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
13751765	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184
13709098	++ WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 address filed with court:, Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
13785787	WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING, MAC# N9286-01Y, 1000 BLUE GENTIAN ROAD, EAGAN, MN, 55121-7700
13750227	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
13709099	+ Wffnatbank, Po Box 94498, Las Vegas, NV 89193-4498

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 19 2021 01:59:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 19 2021 01:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	May 19 2021 01:59:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	Email/Text: bnc@atlasacq.com	May 19 2021 01:49:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601

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cr	Email/PDF: gecsedl@recoverycorp.com	May 19 2021 01:53:05	Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13743755	Email/Text: bnc@atlasacq.com	May 19 2021 01:49:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
13758049	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	May 19 2021 01:55:18	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
13798393	Email/Text: megan.harper@phila.gov	May 19 2021 01:59:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
13709080	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 19 2021 01:53:12	Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
13709083	+ Email/Text: documentfiling@lciinc.com	May 19 2021 01:49:00	Comcast, P.O. Box 3006, Southeastern, PA 19398-3006
13709085	+ Email/Text: bankruptcynotices@dcicollect.com	May 19 2021 02:00:00	Diversified, P O Box 551268, Jacksonville, FL 32255-1268
13709087	+ Email/Text: bankruptcy@fncbinc.com	May 19 2021 01:49:00	First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89437-6695
13709088	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	May 19 2021 01:49:00	Freedom Credit Union, 626 Jacksonville Rd Ste 250, Warminster, PA 18974-4862
13709090	+ Email/Text: Bankruptcy@FCScollects.com	May 19 2021 02:00:00	Fst Coll Srv, Pob 3564, Little Rock, AR 72203-3564
13709082	Email/PDF: ais.chase.ebn@americaninfosource.com	May 19 2021 01:54:59	Chase Card, Po Box 15298, Wilmington, DE 19850
13709094	+ Email/Text: bankruptcydpt@mcmcg.com	May 19 2021 01:58:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
13747679	Email/Text: bnc-quantum@quantum3group.com	May 19 2021 01:49:00	Quantum3 Group LLC as agent for, Connexus Credit Union, PO Box 788, Kirkland, WA 98083-0788
13737844	Email/PDF: rmscedl@recoverycorp.com	May 19 2021 01:51:30	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13733428	Email/PDF: ais.sprint.ebn@americaninfosource.com	May 19 2021 01:51:24	Sprint Corp, Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949
13709097	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	May 19 2021 01:49:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
13785032	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
13709093	*	Jefferson University Physicians, PO Box 40089, Philadelphia, PA 19106-0089
13709084	##+	Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5121

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2021 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank NA andrew.spivack@brockandscott.com, wbecf@brockandscott.com
DAVID M. OFFEN	on behalf of Joint Debtor Rebecca A. Watkins-Young dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DAVID M. OFFEN	on behalf of Debtor James E. Young Jr. dmo160west@gmail.com, davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
MARIO J. HANYON	on behalf of Creditor Wells Fargo Bank NA wbecf@brockandscott.com, wbecf@brockandscott.com
REBECCA ANN SOLARZ	on behalf of Creditor Towd Point Mortgage Trust 2020-3 U.S. Bank National Association, as Indenture Trustee bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

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**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: James E. Young, Jr. and Rebecca A.
Watkins-Young

Debtor(s)

Bankruptcy No: 16-12610-elf
Chapter: 13

NOTICE OF DEADLINES

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court
Timothy B. McGrath
Clerk of Court

Dated: 5/18/21